

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Edward D. Lubon</u> | Social Security number or ITIN | xxx-xx-1744 |
| | First Name Middle Name Last Name | EIN | __-____ |
| Debtor 2 | | Social Security number or ITIN | _____ |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | __-____ |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | |
| Case number: 22-20241-JAD | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Edward D. Lubon

12/7/22

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Edward D. Lubon
Debtor

Case No. 22-20241-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin

Page 1 of 3

Date Rcvd: Dec 07, 2022

Form ID: 318

Total Noticed: 21

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2022:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + Edward D. Lubon, 4000 Landmark Drive, Unit 4212, Aliquippa, PA 15001-7324 |
| 15508368 | + AHN Wexford Hospital, 12351 Perry Hwy, Wexford, PA 15090-8344 |
| 15453110 | + AmeriHome Mortgage, PO Box 77423, Suite 300, Trenton, NJ 08628-7423 |
| 15508369 | + Heritage Valley Sewickley Hospital, 1000 Dutch Ridge, Beaver, PA 15009-9727 |
| 15453113 | PRMG, PO Box 774204, Ewing, NJ 08628 |

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|--|
| smg | EDI: PENNDEPTREV | Dec 08 2022 05:08:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Dec 08 2022 00:07:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | EDI: PENNDEPTREV | Dec 08 2022 05:08:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Dec 08 2022 00:07:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| cr | + Email/Text: ebnpeoples@grblaw.com | Dec 08 2022 00:07:00 | Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753 |
| 15466111 | + EDI: AISACG.COM | Dec 08 2022 05:08:00 | Ally Bank c/o AIS Portfolio Services, LP, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 15453109 | + EDI: GMACFS.COM | Dec 08 2022 05:08:00 | Ally Financial, Attn: Bankruptcy, Po Box 130424, Roseville, MN 55113-0004 |
| 15453111 | Email/Text: caineweiner@ebn.phinsolutions.com | Dec 08 2022 00:07:00 | Caine & Weiner, Re: Progressive, Po Box 55848, Sherman Oaks, CA 91413 |
| 15472725 | Email/Text: BKelectronicnotices@cenlar.com | Dec 08 2022 00:07:00 | Cenlar FSB Attn BK Dept, 425 Phillips Blvd, Ewing, NJ 08618 |
| 15453112 | + EDI: COMCASTCBLCENT | Dec 08 2022 05:08:00 | Comcast corporate headquarters, One Comcast Center, Philadelphia, PA 19103-2899 |
| 15472729 | + Email/Text: jdryer@bernsteinlaw.com | Dec 08 2022 00:07:00 | Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430 |
| 15454168 | + Email/Text: ebnpeoples@grblaw.com | Dec 08 2022 00:07:00 | Peoples Natural Gas Company LLC, GRB Law, |

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| | | | |
|----------|---|----------------------|--|
| 15453114 | + Email/Text: Triage_Bankruptcy_Notices@progressive.com | Dec 08 2022 00:07:00 | c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753 Progressive Insurance, 6300 Wilson Mills Rd, Cleveland, OH 44143-2182 |
| 15453115 | + Email/Text: bankruptcy@sw-credit.com | Dec 08 2022 00:07:00 | SWC Group, Re: Comcast, 4120 International Parkway, Carrollton, TX 75007-1957 |
| 15455173 | Email/Text: Great_Lakes_EBN_Docs@nelnet.net | Dec 08 2022 00:07:00 | UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973 |
| 15453116 | + Email/Text: Great_Lakes_EBN_Docs@nelnet.net | Dec 08 2022 00:07:00 | USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860 |
| 15453117 | + EDI: VERIZONCOMB.COM | Dec 08 2022 05:08:00 | Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225 |
| 15471911 | EDI: AIS.COM | Dec 08 2022 05:08:00 | Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457 |

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | AmeriHome Mortgage Company, LLC |
| cr | | Paramount Residential Mortgage Group, Inc. |
| cr | *+ | Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| cr | *+ | Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430 |

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 09, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 7, 2022 at the address(es) listed below:

| Name | Email Address |
|-----------------|---|
| Brian Nicholas | on behalf of Creditor Paramount Residential Mortgage Group Inc. bnicholas@kmlawgroup.com |
| Brian Nicholas | on behalf of Creditor AmeriHome Mortgage Company LLC bnicholas@kmlawgroup.com |
| Bryan P. Keenan | on behalf of Debtor Edward D. Lubon keenan662@gmail.com melindap662@gmail.com; keenan.bryanp.r106644@notify.bestcase.com; ciennal662@gmail.com |
| Denise Carlon | |

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on behalf of Creditor AmeriHome Mortgage Company LLC dcarlon@kmlawgroup.com

Eric E. Bononi

bankruptcy@bononilaw.com pa69@ecfbis.com

Jeffrey Hunt

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

TOTAL: 8